



PATENT APPLICATION
Attorney Docket No.: LR001
Client/Matter No.: 68209.0001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

E. J. PINTO

Serial No.: 09/522,481

Filed: March 10, 2000

For: **SYSTEM AND METHOD FOR
SECURED LOAN
PROCESSING**

Art Unit: 3624

Examiner: J. C. PWU

Lerraine
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ASSISTANT COMMISSIONER FOR PATENTS

WASHINGTON, D.C. 20231

AMENDMENT

DEAR SIR:

In response to the Office Action mailed July 26, 2002, please reconsider the above-identified patent application in view of the amendments and remarks presented hereinafter.

A. In the claims:

- 1 (Amended). A method of processing a secured loan comprising:
- accepting a loan application from a borrower, the loan application comprising at least a borrower's identity, collateral identity, and stated income of the borrower;
 - generating a credit request based upon the borrower's identity to obtain a credit
 - 5 report, the credit report including credit information and credit score information;
 - accessing a property valuation database using the collateral identity;
 - based upon the credit report, generating an approval of the property valuation from the database;